





You may be a creditor of one or more of the debtor(s). **This notice lists important deadlines:** You may want to consult an attorney to protect your rights. All documents filed in the cases may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Jointly Administered Under  
Case Number 00-35078-H2-11

Taxpayer ID Nos:

76-0407711 (Stage Stores, Inc.)  
74-0821900 (Specialty Retailers, Inc.)  
91-1826900 (Specialty Retailers, Inc. (NV))

Attorneys for Debtors Telephone Number:

**Toll Free 1-877-559-9672**

**Information may also be obtained from the following website:**  
Website address: [www.stagestoresbankruptcy.com](http://www.stagestoresbankruptcy.com)

## Meeting of Creditors

Date: 7 / 11 / 00 Time: 2:00 ( ) A.M.  
( X ) P.M.

**Location:** U.S. Courthouse  
Jury Assembly Room  
515 Rusk, 6<sup>th</sup> Floor  
Houston, Texas 77002

## Deadlines to File a Proof of Claim

**Proofs of Claim must be *received* by the bankruptcy clerk's office by the following deadline:**

For all creditors (except a governmental unit): 10/9/00

For a governmental unit: 11/28/00

**Mail claim to: U.S. Bankruptcy Court  
P.O. Box 61288  
Houston, TX 77208**

### Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Address of the Bankruptcy Clerk's Office:**

515 Rusk Avenue  
1<sup>st</sup> Floor  
Houston, Texas 77002  
Telephone number: 713-261-1111

For the Court:

Clerk of the Bankruptcy Court:

Michael N. Milby, Clerk

Hours Open: 9:00 a.m. - 4:30 p.m.

Date:

**Stage Stores, Inc.**  
**401(k) Plan**

JOY R. LYLE  
PO BOX 474  
LA GRANGE, TX 78945

Social Security # 457-41-9359  
Date of Birth 04/04/1963  
Date of Hire 10/03/1997

Location 014

Financial Consultant: Joe Ruck/Bruce Marshall  
(888) 281-8792

**Special Message:** To change your contribution percentage, simply call the MFS Benefits Phone at 1-888-MFS-1400. All changes received prior to 4:00 PM (E.S.T.) on the 20th of the month will be effective with the first payroll for the following month.

**Account at a Glance 12/31/1999**

	Market Value	% of Portfolio	Vesting
• Before-Tax	\$1,088.97	99.17%	100%
• Employer Match	\$9.15	0.83%	25%
<b>Total</b>	<b>\$1,098.12</b>	<b>100%</b>	

Employer ... Employee

**Account Activity 10/01/1999 through 12/31/1999**

Before-Tax Contributions	Investment Allocation	Opening Balance	New Contributions/ Loan Repayments	Exchanges/ Other	Withdrawals/ Loans/Fees	Investment Results	Ending Balance
MFS EMERGING GRWTH FUND	30%	\$174.39	\$76.72	\$0.00	(\$0.83)	\$80.41	\$330.69
MFS RESEARCH FUND	20%	\$107.87	\$51.14	\$0.00	(\$0.47)	\$29.25	\$187.79
MFS TOTAL RETURN FUND	10%	\$53.85	\$25.59	\$0.00	(\$0.20)	\$1.65	\$80.89
MFS FIXED FUND	10%	\$271.27	\$25.59	\$0.00	(\$0.75)	\$3.67	\$299.78
VANGUARD 500 INDEX FUND	15%	\$80.73	\$38.37	\$0.00	(\$0.33)	\$14.80	\$133.57
STAGE STORES STOCK FUND	15%	\$81.23	\$38.31	\$0.00	(\$0.14)	(\$63.15)	\$56.25
<b>Totals</b>	<b>100%</b>	<b>\$769.34</b>	<b>\$255.72</b>	<b>\$0.00</b>	<b>(\$2.72)</b>	<b>\$66.63</b>	<b>\$1,088.97</b>
Employer Match Contributions	Investment Allocation	Opening Balance	New Contributions/ Loan Repayments	Exchanges/ Other	Withdrawals/ Loans/Fees	Investment Results	Ending Balance
MFS EMERGING GRWTH FUND	30%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MFS RESEARCH FUND	20%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MFS TOTAL RETURN FUND	10%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MFS FIXED FUND	10%	\$9.06	\$0.00	\$0.00	(\$0.03)	\$0.12	\$9.15
VANGUARD 500 INDEX FUND	15%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
STAGE STORES STOCK FUND	15%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals</b>	<b>100%</b>	<b>\$9.06</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$0.03)</b>	<b>\$0.12</b>	<b>\$9.15</b>
<b>Grand Total</b>		<b>\$778.40</b>	<b>\$255.72</b>	<b>\$0.00</b>	<b>(\$2.75)</b>	<b>\$66.75</b>	<b>\$1,098.12</b>



\*4610\* 003A01147 457-41-9359 01/26/2000

This statement contains information provided by your company and the Trustee. It is your responsibility to review this statement and report any discrepancies within 30 days to your Plan Representative.

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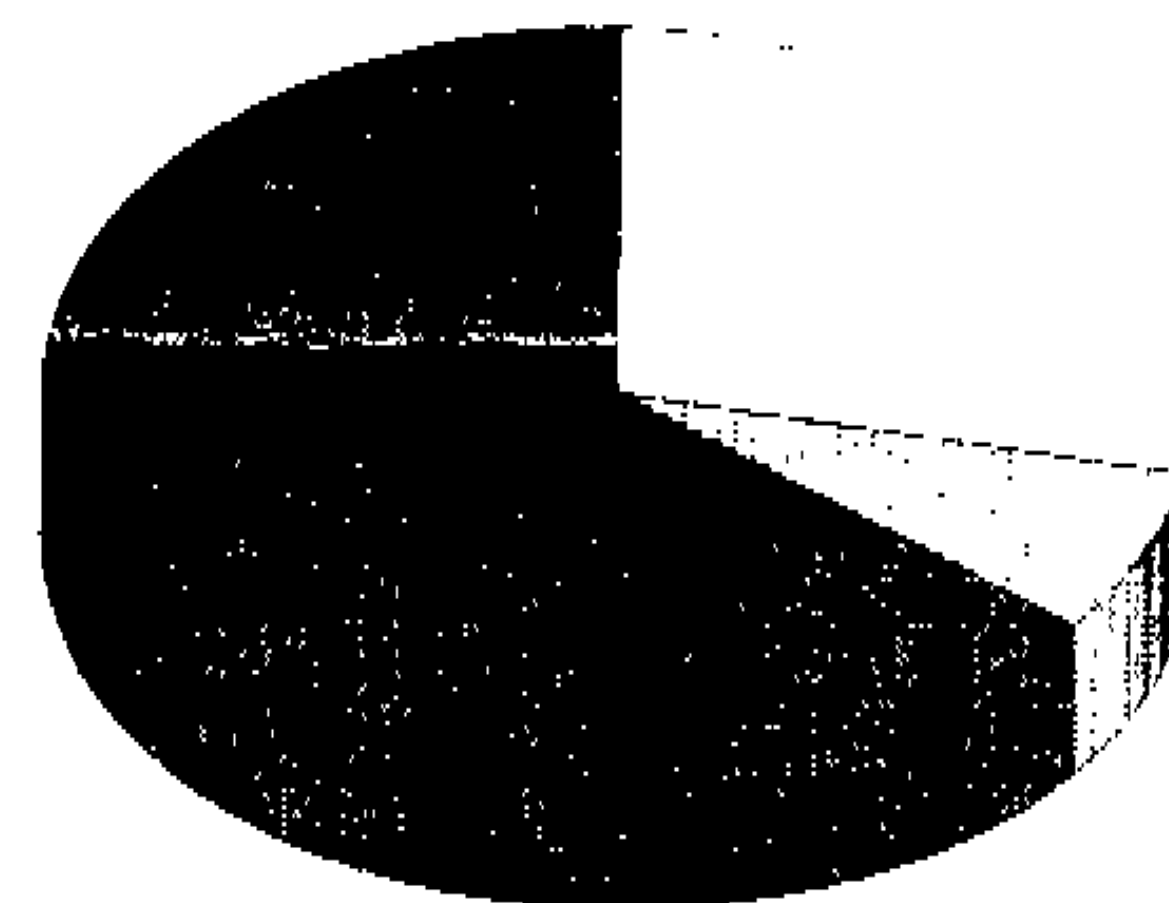
**Account Summary**

	<u>Vested Value</u>	<u>Year-to-Date Contributions<sup>1</sup></u>
Before-Tax	\$1,088.97	\$1,032.35
Employer Match	\$2.29	\$0.00
<b>Totals</b>	<b>\$1,091.26</b>	<b>\$1,032.35</b>

<sup>1</sup> If your account was converted to MFS mid-year, the year-to-date contributions represent contributions from the conversion date forward. These amounts reflect contributions received and invested in your account during the period covered, and therefore may not match contributions deducted from your paycheck for the same period.

**Personal Results**

<b>Asset Class<sup>7</sup></b>	<b>Share/Unit Price</b>	<b>Shares/Units</b>	<b>Portfolio Percentage</b>	<b>Fund Value</b>	<b>Rate of Return<sup>2</sup> Period</b>	<b>YTD</b>
<b>Bonds</b>						
MFS FIXED FUND	\$1.00	308.930	28.10%	\$308.93	1.3%	4.8%
<b>Stocks/Bonds</b>						
MFS TOTAL RETURN FUND	\$13.88	5.828	7.40%	\$80.89	2.6%	3.2%
<b>Stocks</b>						
MFS EMERGING GRWTH FUND	\$66.59	4.966	30.10%	\$330.69	35.9%	55.7%
MFS RESEARCH FUND	\$28.86	6.507	17.10%	\$187.79	21.6%	20.8%
VANGUARD 500 INDEX FUND	\$135.33	0.987	12.20%	\$133.57	15.0%	14.0%
STAGE STORES STOCK FUND	\$1.2262	45.872	5.10%	\$56.25	-61.5%	-56.4%

**Your Asset Allocation**

- ☐ Bonds: 28.10%
- ☐ Stocks/Bonds: 7.40%
- ☒ Stocks: 64.50%

<sup>7</sup> Asset classification for a non-MFS fund was provided by the firm managing that fund. MFS Fund Distributors, Inc. is the distributor of the MFS Family of Funds and not the distributor of any other funds offered in the Plan.

<sup>2</sup> The above performance results represent a time-weighted rate of return that values cash flows as they occur. If your account balance was converted to MFS mid-year, the YTD rate of return is calculated from the conversion date. Significant activity in your account for the period may result in an overstatement of performance. **Past performance is no guarantee of future results.**

**Note:** The company stock fund offered by your plan is a unitized stock fund, it is not a mutual fund.

**The importance of an investment strategy**

Stock and bond investments offer different advantages that complement one another. Stock funds may offer high appreciation potential, but may involve greater risk. Bond funds may help provide income as well as a degree of downside protection. The Lifetime Investor Profiles are guidelines to help

you and your adviser determine your profile based on risk, age, and the number of years left until retirement. They are not intended as investment advice. They are designed for retirement planning and assume you have enough other savings to meet short-term needs.